Electronic Acknowledgement Receipt				
EFS ID:	1771363			
Application Number:	09775278			
International Application Number:				
Confirmation Number:	8276			
Title of Invention:	METHOD AND APPARATUS FOR IMPROVING THE LOSS RATIO ON AN INSURANCE PROGRAM BOOK			
First Named Inventor/Applicant Name:	David R. Sturgis			
Customer Number:	22920			
Filer:	Seth M. Nehrbass			
Filer Authorized By:				
Attorney Docket Number:	A99285US (98222.1)			
Receipt Date:	14-MAY-2007			
Filing Date:	01-FEB-2001			
Time Stamp:	14:47:32			
Application Type:	Utility			
Payment information:				
Submitted with Payment	vec			

Submitted with Payment	yes
Payment was successfully received in RAM	\$1400
RAM confirmation Number	43
Denosit Account	500694

## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
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	Total Files Size (in bytes): 3834751				
Information:					
Warnings:					
4	Fee Worksheet (PTO-06)	fee-info.pdf	8186	no	2
Information:					
Warnings:					
3	Miscellaneous Incoming Letter	drw-trn.pdf	29834	no	1
Information:					
Warnings:					
2	Drawings	CorrectedDrawingspdf	3700349	no	20
Information:		I			
Warnings:					
1	Issue Fee Payment (PTO-85B)	fee-trns.pdf	96382	no	1

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in the course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filling date of the application.